

<b>Information to identify the case:</b>		
Debtor 1:	Jason Ruiz	
	First Name	Middle Name Last Name
Debtor 2:		
(Spouse, if filing)	First Name	Middle Name Last Name
United States Bankruptcy Court:	Northern District of Illinois	
Case number:	24-06824	
	Social Security number or ITIN:	xxx-xx-4053
	EIN:	--_-----
	Social Security number or ITIN:	-----
	EIN:	--_-----
	Date case filed for chapter:	13 5/8/24

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

10/20

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at <https://pacer.uscourts.gov>).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

	About Debtor 1:	About Debtor 2:
<b>1. Debtor's full name</b>	Jason Ruiz	
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	3222 N Oketo Ave Chicago, IL 60634	
<b>4. Debtor's attorney</b> Name and address	David H Cutler Cutler & Associates, Ltd. 4131 Main St. Skokie, IL 60076	Contact phone 847-673-8600 Email: cutlerfilings@gmail.com
<b>5. Bankruptcy trustee</b> Name and address	Thomas H. Hooper Office of the Chapter 13 Trustee 55 E. Monroe St. Suite 3850 Chicago, IL 60603	Contact phone 312-294-5900
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="https://pacer.uscourts.gov">https://pacer.uscourts.gov</a> .	Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604	Hours open: 8:30 a.m. until 4:30 p.m. except Saturdays, Sundays and legal holidays. Contact phone 1-866-222-8029 Date: 5/9/24

**For more information, see page 2**

**Case number 24-06824**

Location:

For additional meeting information, go to [www.justice.gov/ust/moc](http://www.justice.gov/ust/moc).

**Filing deadline: 8/19/24**

**Filing deadline: 11/4/24**

**Filing deadline:** 30 days after the conclusion of the meeting of creditors

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:  
Jason Ruiz  
Debtor

Case No. 24-06824-DRC  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: admin

Page 1 of 2

Date Rcvd: May 09, 2024

Form ID: 309I

Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 11, 2024:**

Recip ID	Recipient Name and Address
db	+ Jason Ruiz, 3222 N Oketo Ave, Chicago, IL 60634-3441
30831581	++ CCO MORTGAGE CORP, 10561 TELEGRAPH RD, GLEN ALLEN VA 23059-4577 address filed with court., CCO Mortgage Corp., Attn: Bankruptcy, 10561 Telegraph Rd, Glen Allen, VA 23059

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: cutlerfilings@gmail.com	May 09 2024 22:02:00	David H Cutler, Cutler & Associates, Ltd., 4131 Main St., Skokie, IL 60076
tr	+ Email/Text: bncnotice@chicagoch13.com	May 09 2024 22:02:00	Thomas H. Hooper, Office of the Chapter 13 Trustee, 55 E. Monroe St., Suite 3850, Chicago, IL 60603-5764
ust	+ Email/Text: USTPREGION11.ES.ECF@USDOJ.GOV	May 09 2024 22:03:00	Patrick S Layng, Office of the U.S. Trustee, Region 11, 219 S Dearborn St, Room 873, Chicago, IL 60604-2027
30831579	+ Email/PDF: AffirmBKNotifications@resurgent.com	May 09 2024 22:22:58	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
30831580	+ EDI: PHINHARRIS	May 10 2024 01:57:00	Arnold Scott Harris P.C., 111 W. Jackson Ste 600, Chicago, IL 60604-3517
30831584	Email/Text: BNCNotice-Forward@cityofchicago.org	May 09 2024 22:02:00	City of Chicago Department of Finan, Utility Billing & Customer Service, 121 N. LaSalle St., Suite 400, Chicago, IL 60602
30831583	Email/Text: BNCNotice-Forward@cityofchicago.org	May 09 2024 22:02:00	City of Chicago, Chicago Law Bankruptcy, 121 N LaSalle St Ste 400, Chicago, IL 60602
30831582	+ Email/Text: rdavis@cpdfcu.com	May 09 2024 22:03:00	Chicago Patrolmen's Federal CU, Attn: Bankruptcy, 1407 West Washington Boulevard, Chicago, IL 60607-1820
30831585	+ EDI: DISCOVER	May 10 2024 01:57:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
30831586	Email/Text: collectionbankruptcies.bancorp@53.com	May 09 2024 22:03:00	Fifth Third Bank, Attn: Bankruptcy, Maildrop RCS83E 1830 E Paris Ave SE, Grand Rapids, MI 49546
30831587	+ Email/Text: bankruptcy@marinerfinance.com	May 09 2024 22:02:00	Mariner Finance, LLC, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
30831588	+ Email/Text: Collections@numarkcu.org	May 09 2024 22:03:00	Numark Credit Union, Attn: Bankruptcy, Po Box 2729, Joliet, IL 60434-2729
30831589	+ EDI: AGFINANCE.COM	May 10 2024 01:57:00	One Main Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
30831590	+ EDI: SYNC		

District/off: 0752-1

User: admin

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Date Rcvd: May 09, 2024

Form ID: 309I

Total Noticed: 16

May 10 2024 01:57:00

Synchrony Bank/Care Credit, Attn: Bankruptcy,  
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 11, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 9, 2024 at the address(es) listed below:

Name	Email Address
David H Cutler	on behalf of Debtor 1 Jason Ruiz cutlerfilings@gmail.com r48280@notify.bestcase.com
Patrick S Layng	USTPRegion11.ES.ECF@usdoj.gov
Thomas H. Hooper	thomas.h.hooper@chicagoch13.com

TOTAL: 3